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**CONGRESSMAN GARY PETERS**

**PRINCIPLES FOR HEALTH CARE REFORM**

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Last year, after speaking with thousands of local residents and Oakland County medical professionals, Representative Peters developed principles for health care reform, standards he laid out through which he would judge health care reform legislation should such a bill make its way to the House floor. These principles were posted on Congressman Peters' website, made available to constituents and discussed at meetings and public forums on health care. Representative Peters said that if a health care reform bill met these principles he would vote for it and if not he would vote against it.

The table below shows how final health care reform legislation (H.R. 3590 with modifications) meets Congressman Peters' principles.

Principle for Reform	The Patient Protection and Affordable Care Act
Bring down health care costs for businesses and middle class families through market-based reform by creating real market competition, expanding choice and making our system more efficient	<p>Small businesses will receive tax credits to help them purchase health insurance for their employees</p> <p>Small businesses and individuals will be able to shop on an affordable insurance exchange, an online marketplace where insurance companies will compete for business. An exchange allows small businesses to access the lower group rates that large firms do as well as save on administrative costs.</p> <p>The bill implements new innovative delivery system reforms that move our health care system on a path that rewards quality, not quantity of care. These reforms will lead to a more efficient and coordinated care system, lowering costs and reducing inefficiencies.</p> <p>The bill immediately limits Medical loss ratio for insurers, and requires refunds to policy holders if insurance companies take more than 20% in profits and overhead.</p> <p>The final bill includes the Republican idea of allowing insurance to be purchased across state lines through interstate compacts and exchanges.</p>

Principle for Reform	The Patient Protection and Affordable Care Act
Make the health system more stable so that one job loss, serious illness or other unforeseen event does not lead to bankruptcy or loss of access to health care	<p>If an employee loses his or her job, he or she would be able to purchase coverage through an exchange. Those with financial hardship would receive discounts to ensure they could afford health care</p> <p>Allows children to stay on their parents coverage until they are 26 if the parents choose so they can still have access to health care if they do not get a job that provides health insurance immediately after high school or college</p> <p>Creates a temporary high-risk pool for those lacking insurance today until the exchange is operational and creates a reinsurance program for early retirees to help them stay on their former employer coverage.</p>

Principle for Reform	Patient Protection and Affordable Care Act
End discriminatory and unfair insurance company practices	<p>Stops insurance companies from denying people with preexisting conditions</p> <p>Ends annual and lifetime benefit limits</p> <p>Prevents insurance companies from cancelling policies once a person becomes ill</p> <p>Addresses egregious gender and age discrimination</p>

Principle for Reform	Patient Protection and Affordable Care Act
Strengthen Medicare	<p>Closes the Part D “donut hole”. Provides an immediate \$250 rebate for seniors who have entered the donut hole this year. The bill will discount prescription drug prices in the donut hole by 50% in 2011 and completely close it by 2020</p> <p>Extends the solvency of the Medicare trust fund by 9 years.</p> <p>Cracks down on fraud and abuse that robs Medicare of critical program dollars.</p> <p>Provides no cost preventative services and care such mammograms and cancer screenings.</p> <p>Creates a new Independent Payment Advisory Board to make recommendations to preserve the program for future generations.</p>

Principle for Reform	Patient Protection and Affordable Care Act
Be deficit neutral	Will reduce the deficit by \$138 billion over ten years, and \$1.2 trillion over 20

Principle for Reform	Patient Protection and Affordable Care Act
Move through a thoughtful, transparent process	<p>H.R. 3590 has been online since December of last year, providing House members and the American public 3 months to review the provisions. Revisions to H.R. 3590 were posted online and 72 hours before the vote.</p> <p>The bill also requires Members of Congress and staff to buy health care in the new exchange created by the bill.</p>

	<p>The bill was publicly debated for hundreds of hours in committee and on the House and Senate Floors. The final legislation contains 147 Republican amendments.</p> <p>The House modifications strike down egregious provisions such as the so-called “Cornhusker Kickback” that only benefited one state.</p>
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